

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Culley R. Robinson

Enforcement Case No. 05-5195

All-American Public Adjuster Services, Inc

Respondent

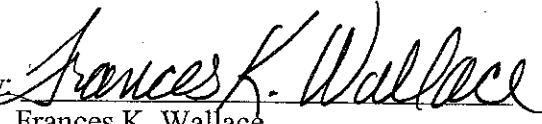
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Issued and entered  
on 19 October, 2007  
by Frances K. Wallace  
Chief Deputy Commissioner

**FINAL ORDER**

1. On July 31, 2007, the Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251. Said Order advised Respondents Culley R. Robinson and All-American Public Adjuster Services, Inc., (hereafter "Respondents") that they may contest the Order by requesting a hearing within 30 days after service of the Order.
2. On August 1, 2007, the Order was mailed to Respondents via certified mail (7000 0520 0016 5017 1629) to the Respondent's last known address: 11668 Faust, Detroit, MI 48228.
3. On August 30, 2007, the United States Postal Services returned the Order for the Respondents marked "Return to Sender, Unclaimed, Unable to Forward."
4. On September 5, 2007, the Order was re-mailed to Respondents via UPS Next Day Delivery (1Z 549 6W4 22 1008 0869) to the Respondent's last known address: 11668 Faust, Detroit, MI 48228.
5. On September 7, 2007 at 9:23 a.m. UPS delivered the Order to Respondents as shown on the UPS's Tracking Detail list.

6. Respondents have failed to request a hearing on the Order as provided in Section 251 of the Code, MCL 500.251, therefore the Order is **FINAL**.

By:   
Frances K. Wallace  
Chief Deputy Commissioner  
Office of Financial and Insurance Services

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Issued and entered  
On July 31 2007  
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Chief Deputy Commissioner

**ORDER TO CEASE AND DESIST**

The Office of Financial and Insurance Services (OFIS) of the Michigan Department of Labor & Economic Growth, pursuant to the Administrative Procedures Act of 1969, 1969 PA 306, as amended; MCL 24.201 *et seq.*; the Michigan Insurance Code, 1956 PA 218, as amended; MCL 500.100 *et seq.* (Code), and the rules promulgated under the Code, says that:

**I  
BACKGROUND**

1. Since June 29, 2005, Culley R. Robinson has not had an active adjuster license to conduct business in the State of Michigan.
2. Culley R. Robinson had an active adjuster license from November 28, 2000 to March 30, 2005 and from June 1, 2005 to June 29, 2005.

3. At all pertinent times, Culley R. Robinson was doing business as All-American Public Adjuster Services, Inc.
4. On or about June 27, 2007, OFIS received a complaint from a home owner that Culley R. Robinson was conducting unlicensed adjuster business in the State of Michigan. The complainants allege that Culley R. Robinson, individually and through All-American Public Adjuster Services, Inc., was conducting adjusting services on their house without the owner's permission.

## II CONCLUSIONS OF LAW

WHEREAS, Section 251 of the Code, MCL 500.251 states that in the reasonable exercise of discretion, the Commissioner may issue a cease and desist order if the Commissioner finds any of the following:

- (a) A person is conducting transactions of insurance for which a certificate of authority is required by this act without having obtained a certificate of authority.
- (b) A person is acting as an insurance agent, solicitor, adjuster, or counselor without a license as required by this act.
- (c) A person is engaged in an act or practice in the business of insurance for which authority from or notification to the Commissioner is required by this act and the person has not received authority or given notification; and

WHEREAS, Section 1222 of the Code, MCL 500.1222 states that a person shall not adjust loss or damage under a policy of insurance nor advertise, solicit business or hold himself out to the public as an adjuster unless he is licensed as an adjuster; and

WHEREAS, the records of OFIS disclose that Culley R. Robinson is not licensed under Section 1222 of the Code to act as an adjuster in the State of Michigan; and

WHEREAS, based on the foregoing, the Commissioner finds that Culley R. Robinson is engaged in acts and practices that violate the Michigan Insurance Code; and

WHEREAS, the Commissioner finds this action necessary and appropriate in the public interest for the protection of the public and consistent with the purposes fairly intended by the policy and provisions of the Code.

IT IS THEREFORE ORDERED, pursuant to Section 251 of the Code, that the Culley R. Robinson, individually and through All-American Public Adjuster Services, Inc., shall immediately **CEASE AND DESIST** from acting as an adjuster in the State of Michigan.

A person who violates or otherwise fails to comply with a cease and desist order is subject to a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, if the person knew or reasonably should have known the person was in violation of the order, payment of a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00. The Commissioner may also recover reasonable attorney fees if judicial action is necessary for enforcement of a cease and desist order under this section.

A person who is the subject of a cease and desist order may contest the order by requesting a hearing before the Commissioner not later than 30 days after the order is delivered or mailed to the person. Within 10 days after receiving the request, the Commissioner shall commence a hearing in accordance with the administrative procedures act of 1969, Act No. 306 of the Public Acts of 1969. Pending the hearing, the cease and desist order continues in full force and effect unless the order is stayed by the Commissioner. Any request for a hearing

should be addressed to: the Office of Financial and Insurance Services, Attention: Hearing  
Coordinator Dawn Kobus, P.O. Box 30220, Lansing, Michigan 48909.

MICHIGAN DEPARTMENT OF  
LABOR AND ECONOMIC GROWTH

By:



Frances K. Wallace  
Chief Deputy Commissioner  
Office of Financial and Insurance Services